

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

RICHARD  
WOLFINGER-ROSENTHAL  
ELLIOT ROSENTHAL  
Debtor(s)

Case No. 19-15469-PMM

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/01/2019.
- 2) The plan was confirmed on 02/20/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/10/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,236.30.
- 10) Amount of unsecured claims discharged without full payment: \$150,304.49.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,700.00
Less amount refunded to debtor	\$100.00

**NET RECEIPTS:** **\$15,600.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,372.10
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,672.10**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMEX/BANKRUPTCY	Unsecured	205.00	NA	NA	0.00	0.00
ARIA HEALTH PHYSICIANS SERVICE	Unsecured	228.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	NA	1,818.31	1,818.31	161.46	0.00
CAPITAL ONE BANK	Unsecured	NA	1,310.45	1,310.45	116.36	0.00
CAPITAL ONE BANK	Unsecured	NA	808.98	808.98	71.83	0.00
CAPITAL ONE BANK	Unsecured	NA	7,410.63	7,410.63	658.01	0.00
CAPITAL ONE BANK	Unsecured	NA	2,316.06	2,316.06	205.65	0.00
CITIBANK, N.A.	Unsecured	NA	663.00	663.00	58.87	0.00
CITIZENS BANK	Unsecured	NA	2,713.50	2,713.50	240.94	0.00
COMENITY CAPITAL BANK/HSN	Unsecured	2,208.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	1,526.00	NA	NA	0.00	0.00
INFECTIOUS DISEASES ASSOCIATES	Unsecured	320.16	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	511.58	511.58	45.43	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	711.10	711.10	63.14	0.00
JPMORGAN CHASE BANK, N.A. S/B/M	Unsecured	NA	1,628.58	1,628.58	144.61	0.00
JPMORGAN CHASE BANK, N.A. S/B/M	Unsecured	NA	2,278.96	2,278.96	202.36	0.00
KCI USA INC	Unsecured	1,270.00	NA	NA	0.00	0.00
KIDNEY & HYPERTENSION ASSOC	Unsecured	220.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	2,646.55	2,646.55	234.99	0.00
LVNV FUNDING	Unsecured	NA	2,671.01	2,671.01	237.16	0.00
MARCUS BY GOLDMAN SACHS	Unsecured	3,072.00	NA	NA	0.00	0.00
MARINER FINANCE LLC	Unsecured	2,207.00	NA	NA	0.00	0.00
MARINER FINANCE LLC	Unsecured	NA	2,286.76	2,286.76	203.05	0.00
MERRICK BANK/CARDWORKS	Unsecured	4,912.00	NA	NA	0.00	0.00
MERRICK BANK/CARDWORKS	Unsecured	2,561.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC,	Secured	NA	168,751.71	1,466.41	1,466.41	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	9,196.60	9,196.60	816.60	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,859.96	2,859.96	253.94	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	4,905.20	4,905.20	435.55	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,247.38	2,247.38	199.55	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,787.53	2,787.53	247.51	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,668.45	1,668.45	148.14	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,443.84	2,443.84	216.99	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,496.29	1,496.29	132.86	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,010.70	2,010.70	178.53	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	723.94	723.94	64.28	0.00
SYNCHRONY BANK/TJX	Unsecured	22.00	NA	NA	0.00	0.00
VALLEY NATIONAL BANK	Unsecured	11,000.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	16,589.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	17,131.00	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	17,621.17	17,621.17	1,564.63	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	17,558.29	17,558.29	1,559.05	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,466.41	\$1,466.41	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,466.41</b>	<b>\$1,466.41</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$95,294.82</b>	<b>\$8,461.49</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,672.10</u>
Disbursements to Creditors	<u>\$9,927.90</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$15,600.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/16/2025

By: /s/ Kenneth E. West

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.